

DEBTOR: Amir Golestan

CASE NO: 19-05657-JW

OFFICE OF THE UNITED STATES TRUSTEE
DISTRICT OF SOUTH CAROLINA
MONTHLY OPERATING REPORT
CHAPTER 11 INDIVIDUAL DEBTORS
FORM 3
COVER SHEET AND QUESTIONNAIRE

FILED

For the Period: 10/28/2019 to: 11/30/2019

2019 DEC 27 AM 11:46

THIS REPORT MUST BE FILED WITH THE COURT 20 DAYS AFTER THE END OF THE MONTH

Debtor must attach each of the following reports / documents unless the U. S. Trustee has waived the requirement in writing.

Report/Document Attached	Previously Waived	REQUIRED REPORTS/DOCUMENTS
<u>X</u>	<u> </u>	1. Cash Flow Statement (Page 2)
<u>X</u>	<u> </u>	2. Cash Reconciliation(s) and Narrative (Page 3)
<u>X</u>	<u> </u>	3. Cash Receipts Detail (Page 4)
<u>X</u>	<u> </u>	4. Cash Disbursements Detail (Page 5)
<u>X</u>	<u> </u>	5. Receipts and Disbursements Recap Case to Date (Page 6)
<u>X</u>	<u> </u>	6. Bank Statements for All Bank Accounts (remember to redact all but last four digits of bank account number)

QUESTIONNAIRE

Please answer the questions below for the month being reported:

	Yes	No
1. Did you deposit all receipts into your DIP account this month?	<u>Yes</u>	<u> </u>
2. Are all insurance policies current and in effect?	<u>Yes</u>	<u> </u>
3. Have all taxes been timely filed and paid?	<u>Yes</u>	<u> </u>
4. Did you pay all your bills on time this month?	<u> </u>	<u>No</u>
5. Are you current on U.S. Trustee quarterly fee payments?	<u>Yes</u>	<u> </u>
6. Did you borrow money from anyone this month?	<u> </u>	<u>No</u>
7. Did you pay any bills you owed before you filed for bankruptcy?	<u> </u>	<u>No</u>
8. Do you have any bank accounts open other than the DIP account?	<u> </u>	<u>No</u>

I declare under penalty of perjury that this Monthly Operating Report, and any statements and attachments are true, accurate and correct to the best of my belief.

Executed on: 12/20/2019

Signature (Debtor):

Print name:

Amir Golestan

Signature (Co-Debtor, if one):

Print name:

DEBTOR: Amir Golestan

CASE NO: 19-05657-JW

CASH FLOW STATEMENT - INDIVIDUAL DEBTOR(S)

For Period: 10/28/2019 to 11/30/2019

CASH FLOW SUMMARY (SEE NOTE A)

1. Beginning Cash Balance		\$ 0.00	(1) A
2. Cash Receipts			
Wages	\$		
Sole Proprietorship Revenues			
Draws from owned entities other than Sole Prop		4,600.00	
Rental Income			
Other <u>Transfer from Non-DIP</u>		6,169.22	
Other			
Total Cash Receipts		\$ 10,769.22	B
3. Cash Disbursements			
Rent or home mortgage payment	\$		
Utilities and Telephone Expenses		130.92	
Home maintenance (repairs/upkeep)			
Food / Groceries		978.42	
Insurance payments			
Installment payments (including auto)			
Transportation (not including car payments)		195.10	
Legal / Professional Fees / U.S. Trustee Fees			
Sole Proprietorship Expenses			
Rental property expenses / repairs			
Other <u>Spousal Support</u>		7,500.00	
Other <u>Health & Fitness</u>		219.09	
Other <u>ATM Withdraw</u>		20.00	
Miscellaneous		560.54	
Total Cash Disbursements		\$ 9,604.07	C
4. Net Cash Flow for Month (Total Cash Receipts less Total Cash Disbursements)		(B - C) 1,165.15	D
5. Ending Cash Balance		(A + D) \$ 1,165.15	E

CALCULATION OF DISBURSEMENTS FOR UNITED STATES TRUSTEE QUARTERLY FEES

Total Disbursements for the Month (from "C" above)	\$9,604.07
Add: Any amounts paid on behalf of the debtor by others	\$419.17
Disbursements for U.S. Trustee Fee Calculation	

(A) The term "cash" includes all forms of currency i.e., checks, cash, money orders, etc. &

Rev. 2013-10

(1) Current month beginning cash balance should equal the previous month's ending balance.

PAGE 2

DEBTOR: Amir Golestan

CASE NO: 19-05657-JW

BANK RECONCILIATIONS

Month ending:	Acct #1	Acct #2	Acct #3	Acct #4
Name of Bank:	Wells Fargo			
Last four digits of account	8218			
Purpose of Acct (Personal or Business)	Personal			
Type of account (Checking or Savings)	Checking			
Balance per Bank Statement at End of the Month	\$3,669.22			
ADD: Deposits not credited (attach list)				
SUBTRACT: Outstanding checks or debits (attach list)				
Other reconciling items (attach list)				
Month end Balance (Must agree with books)	\$1,165.15			
TOTAL OF ALL ACCOUNTS AT END OF THE MONTH				\$1,165.15 (2)

Note: Attach a copy of the bank statement and bank reconciliation for each account

AMOUNTS OWED TO OTHERS at the end of the Month (post-petition)

- Personally (attach list stating who, amount, when due)	\$29,307.81	See Exhibit-A
- Business (if applicable) (attach list)		
TOTAL OWED POST-PETITION	\$29,307.81	

AMOUNTS OWED TO YOU at the end of the Month (both pre and post-petition)

- Personally (attach list stating who, amount, when due)	
- Business (if applicable) (attach list)	
TOTAL AMOUNT OWED TO YOU	

NARRATIVE

Please provide a brief description of any significant business and legal actions taken by the debtor, its creditors, or the court during the reporting period, any unusual or non-recurring transactions that are reported in the cash flow statement and any significant changes in the financial condition of the debtor which have occurred subsequent to the report date.

(2) Total of all accounts should equal page 2, line 5 - Ending Cash Balance

INCOME AND DISBURSEMENTS RECAP

Debtor: Amir Golestan

Case No: 19-05657-JW

Date Case was filed: 10/28/2019

This form is to be used to record Monthly Operating Reports' Income and Disbursements filed to date. It serves as a running total of overall income, expenses and net income (or loss) for the case.

Year: 2019

	Inc	Exp	Net
Jan			
Feb			
Mar			
Apr			
May			
Jun			
Jul			
Aug			
Sep			
Oct	\$6,169.22	\$2,500.00	\$3,669.22
Nov	\$4,600.00	\$7,104.07	-\$2,504.07
Dec			

Year: 2020

	Inc-2	Exp-2	Net-2

TOTAL	\$10,769.22	\$9,604.07	\$1,165.15
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Exhibit A

Exhibit A

Creditor	Account #	Nature	Towards	Month	Amount Due	Past Due	Due Date	Status	Amount Paid
South State	195	Auto Loan	Mercedes Benz G63	October 2019	\$ 2,020.69	\$ 2,020.69	10/29/2019	UNPAID	\$ -
Dominion Energy	0690-6907	Gas/Electricity	4639 Wilson Road	October 2019	\$ 917.10	\$ 502.93	10/28/2019	PAID	
				TOTAL OWED IN OCTOBER 2019	\$ 2,020.69				
Dominion Energy	0690-6907	Gas/Electricity	4639 Wilson Road	November 2019	\$ 729.05	\$ 414.10	11/25/2019	PAID	\$ 503.00
Dominion Energy	533-4017	Gas/Electricity	125 Tradd Street	November 2019	\$ 1,050.54	\$ 609.43	11/5/2019	PAID	
Charleston Water	01-05	Water	4639 Wilson Road	November 2019	\$ 200.94	\$ 144.21	11/4/2019	PAID	\$ 145.00
Charleston Water	-04-0	Water	125 Tradd Street	November 2019	\$ 101.09	\$ -	11/20/2019	PAID	
Geico	5209	Car Insurance	Family vehicles	November 2019	\$ 419.17	\$ -	11/1/2019	PAID	\$ 419.17
South State	5	Auto Loan	Mercedes Benz G63	November 2019	\$ 2,020.69	\$ 2,020.69	11/29/2019	UNPAID	\$ -
PNC Bank	3434	Mortgage	4639 Wilson Road	November 2019	\$ 5,266.43	\$ 5,266.43	11/1/2019	UNPAID	\$ -
Kristin Golestan	N/A	Support	Unallocated Support	November 2019	\$ 12,500.00	\$ 12,500.00	11/1/2019	UNPAID	\$ -
Kristin Golestan	N/A	Support	Unallocated Support	November 2019	\$ 12,500.00	\$ 7,500.00	11/15/2019	PARTIAL	\$ 5,000.00
				TOTAL OWED IN NOVEMBER 2019	\$ 27,287.12				

Bank Statements

Wells Fargo-8218
(Personal / DIP)

Wells Fargo Everyday Checking

October 31, 2019 ■ Page 1 of 3



AMIR GOLESTAN
DEBTOR IN POSSESSION
CH 11 CASE # 19-05657 (SC)
4639 WILSON RD
MEGETT SC 29449-6079

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (367)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 10/31	\$0.00
Deposits/Additions	6,169.22
Withdrawals/Subtractions	- 2,500.00
Ending balance on 10/31	\$3,669.22

Account number: [REDACTED] 8218

AMIR GOLESTAN
DEBTOR IN POSSESSION
CH 11 CASE # 19-05657 (SC)

South Carolina account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 053207766

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

October 31, 2019 ■ Page 2 of 3



Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
10/31		Edeposit IN Branch/Store 10/31/19 04:12:42 Pm 16 Broad St Charleston SC 4009	6,169.22		
10/31		Zelle to Golestan Kristin on 10/31 Ref #Rp073N82Sf Child and Spousal Support		2,500.00	3,669.22
Ending balance on 10/31					3,669.22
Totals			\$6,169.22	\$2,500.00	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/31/2019 - 10/31/2019

Standard monthly service fee \$10.00

You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

	Minimum required	This fee period
· Minimum daily balance	\$1,500.00	\$3,669.22 <input checked="" type="checkbox"/>
· Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
· Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	0 <input type="checkbox"/>
· The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RC/RC

October 31, 2019 ■ Page 3 of 3



Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

A Enter the ending balance on this statement. \$ _____

B List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total	\$ _____

C Add **A** and **B** to calculate the subtotal.

D List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total	\$ _____

E Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register.

= \$ _____

General statement policies for Wells Fargo Bank

■ **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.** You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

■ **In case of errors or questions about your electronic transfers,** telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

Wells Fargo Everyday Checking

November 30, 2019 ■ Page 1 of 5



AMIR GOLESTAN
DEBTOR IN POSSESSION
CH 11 CASE # 19-05657 (SC)
4639 WILSON RD
MEGETT SC 29449-6079

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Online Bill Pay	<input checked="" type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 11/1	\$3,669.22
Deposits/Additions	4,600.00
Withdrawals/Subtractions	- 7,104.07
Ending balance on 11/30	\$1,165.15

Account number: [REDACTED] 8218

AMIR GOLESTAN
DEBTOR IN POSSESSION
CH 11 CASE # 19-05657 (SC)

South Carolina account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): 053207766

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

November 30, 2019 ■ Page 2 of 5



Transaction history

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
11/1		Purchase authorized on 10/31 Shell Service S Charleston SC P00000000485698523 Card 4009		37.46	
11/1		Purchase authorized on 11/01 Wholefids Wsy#106 1125 Sav Charleston SC P00309305724588309 Card 4009		154.27	
11/1		Purchase authorized on 11/01 Wholefids Wsy#106 1125 Sav Charleston SC P00589305725967748 Card 4009		12.46	3,465.03
11/4		Purchase authorized on 11/04 Harris Te 290 E Bay St Charleston SC P00000000482836432 Card 4009		16.84	3,448.19
11/5		Purchase authorized on 11/05 Wholefids Wsy#106 1125 Sav Charleston SC P00469309799617422 Card 4009		57.64	
11/5		Purchase authorized on 11/05 Publix Super Mar 3642 Sav Johns Island SC P00589309825832223 Card 4009		10.17	3,380.38
11/6		Purchase authorized on 11/06 Speedway 02836 3622 Savan Johns Island SC P00469311005073110 Card 4009		29.00	3,351.38
11/7		Purchase authorized on 11/05 Paisanos - Charles Charleston SC S309309749322376 Card 4009		1.50	
11/7		Purchase authorized on 11/07 Wholefids Chl 102 823 Hous MT. Pleasant SC P00389311738676028 Card 4009		80.87	3,269.01
11/8		Purchase authorized on 11/06 Sky Zone Charlesto Mount Pleasan SC S389310740922317 Card 4009		48.00	
11/8		Purchase authorized on 11/06 Sky Zone Charlesto Mount Pleasan SC S589310744796133 Card 4009		3.50	
11/8		Purchase authorized on 11/06 Sky Zone Charlesto Mount Pleasan SC S389310785051378 Card 4009		2.00	
11/8		Purchase authorized on 11/06 Le Farfalle Charleston SC S469310836871891 Card 4009		91.29	3,124.22
11/12		Purchase authorized on 11/08 Walgreens #15512 Charleston SC S389312592866195 Card 4009		14.16	
11/12		Purchase authorized on 11/08 Cts*Frontier Onlin 800-921-8101 CT S309312710055073 Card 4009		130.92	
11/12		Purchase authorized on 11/10 Wholefids Wsy#106 1125 Sav Charleston SC P00589314842330235 Card 4009		63.56	
11/12		Purchase authorized on 11/11 The Home Depot #1118 Charleston SC P00309316010566213 Card 4009		9.92	
11/12		Purchase authorized on 11/12 Bp#7731755The C Charleston SC P00000000470377458 Card 4009		37.59	2,868.07
11/13		Purchase authorized on 11/12 Sq *Reggie Westbro Charleston SC S469316784752070 Card 4009		109.00	
11/13		Purchase authorized on 11/13 Bp#7731755The C Charleston SC P00000000172635549 Card 4009		6.26	2,752.81
11/14		Purchase authorized on 11/13 Minero Charleston Charleston SC S309317680454836 Card 4009		31.20	2,721.61
11/15		Purchase authorized on 11/15 Wholefids Wsy#106 1125 Sav Charleston SC P00389319764252594 Card 4009		189.42	
11/15		Purchase authorized on 11/15 Speedway 02836 3622 Savan Johns Island SC P00309319781226154 Card 4009		36.22	2,495.97
11/18		Purchase authorized on 11/15 Walgreens #15512 Charleston SC S469319467731553 Card 4009		10.89	
11/18		Purchase authorized on 11/16 Target T- 2070 Sam Rit Charleston SC P00000000734917949 Card 4009		56.35	
11/18		Purchase authorized on 11/16 Walgreens #12635 Johns Island SC S309320599449142 Card 4009		9.04	
11/18		Purchase authorized on 11/18 Wholefids Wsy#106 1125 Sav Charleston SC P00309323024626969 Card 4009		46.04	2,373.65
11/20		Purchase authorized on 11/19 Minero Charleston Charleston SC S589323768329072 Card 4009		17.32	2,356.33
11/21		Purchase authorized on 11/21 Bp#6150627Ck St Charleston SC P00000000274009674 Card 4009		11.98	
11/21		Purchase authorized on 11/21 Bp#6150627Ck St Charleston SC P00000000483471745 Card 4009		34.09	

November 30, 2019 ■ Page 3 of 5



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
11/21		Non-WF ATM Withdrawal authorized on 11/21 420 Meeting St Charleston SC 00309325724260651 ATM ID Sr004287 Card 4009		23.00	
11/21		Non-Wells Fargo ATM Transaction Fee		2.50	
11/21		Purchase authorized on 11/21 Wholefids Wsy#106 1125 Sav Charleston SC P00309326041499214 Card 4009		93.28	2,191.48
11/22		Purchase authorized on 11/20 East Bay Cleaners Charleston SC S309324563077265 Card 4009		74.20	
11/22		Purchase authorized on 11/20 Charleston Pediatr Charleston SC S589324759723548 Card 4009		185.00	
11/22		Purchase authorized on 11/20 Sky Zone Charlesto Mount Pleasan SC S389324783222497 Card 4009		63.00	
11/22		Purchase authorized on 11/20 Sky Zone Charlesto Mount Pleasan SC S469324833305432 Card 4009		1.00	
11/22		Purchase authorized on 11/20 Sky Zone Charlesto Mount Pleasan SC S469324834653666 Card 4009		10.00	1,858.28
11/25		Purchase authorized on 11/21 Amen St Fish & Raw Charleston SC S309325791009709 Card 4009		47.74	
11/25		Purchase authorized on 11/23 Tractor S 4405 Savanna Ravenel SC P0000000682402206 Card 4009		161.23	
11/25		Purchase authorized on 11/25 Publix Super Mar 3642 Sav Johns Island SC P00469330013112959 Card 4009		19.32	1,629.99
11/26		Purchase authorized on 11/26 Wholefids Wsy#106 1125 Sav Charleston SC P00389331010348673 Card 4009		62.34	1,567.65
11/27		Zelle From Cloud Micfo LLC on 11/27 Ref # Jpm297389704 Alimony and Support for Kristin Golestan	2,000.00		
11/27		Purchase authorized on 11/25 Charleston City ME Charleston SC S309329763312828 Card 4009		1.50	3,566.15
11/29		Zelle From Cloud Micfo LLC on 11/29 Ref # Jpm298191098 Shareholder Loan	2,600.00		
11/29		Purchase authorized on 11/27 Charleston City ME Charleston SC S469331635667827 Card 4009		1.00	
11/29		Zelle to Golestan Kristin on 11/28 Ref #Rp077Tkgz4 Child and Spousal Support		2,500.00	
11/29		Zelle to Golestan Kristin on 11/29 Ref #Rp07824Ttn Child and Spousal Support		2,500.00	1,165.15
Ending balance on 11/30					1,165.15
Totals			\$4,600.00	\$7,104.07	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/31/2019 - 11/30/2019 Standard monthly service fee \$10.00 You paid \$0.00

We waived the fee this fee period to allow you to meet the requirements to avoid the monthly service fee. Your fee waiver is about to expire. You will need to meet the requirement(s) to avoid the monthly service fee.

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

\$1,500.00
\$500.00
10

This fee period

\$1,165.15 ☐
\$0.00 ☐
42 ☒

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WELLS
FARGO

Monthly service fee summary (continued)

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.
RC/RC



IMPORTANT ACCOUNT INFORMATION

We are updating the Wells Fargo Deposit Account Agreement as follows:

Effective December 31, 2019, in the section of the Agreement titled, "Rights and Responsibilities", the response to "Is your wireless operator authorized to provide information to assist in verifying your identity?" is deleted and replaced with the following:

Yes, and as part of your account relationship, we may rely on this information to assist in verifying your identity. You understand and agree that Wells Fargo may collect, use and retain personal or other information about you or your device pursuant to Wells Fargo's policies or as required by applicable law.

You authorize your wireless operator to disclose your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber and device details, if available, to Wells Fargo and service providers for the duration of the business relationship, solely for identity verification and fraud avoidance. Review our Privacy Policy for how we treat your data. You represent that you are the owner of the mobile phone number or have the delegated legal authority to act on behalf of the mobile subscriber to provide this consent.

Wells Fargo may sell, transfer, or take other actions with an account linked to your Wells Fargo Checking account which cause the linked account to become ineligible and de-linked. For example, we may sell or transfer a linked mortgage, or the servicing of that mortgage to another company. Upon transfer and de-linking, the mortgage will no longer be eligible to avoid your Wells Fargo Checking account monthly service fee.



ORIGIN D:RBWA (212) 200-2222
AMIR GOLESTAN
CASE 19-05657-JW
198 EAST BAY ST
SECOND FLOOR
CHARLESTON, SC 29401
UNITED STATES US

SHIP DATE: 23DEC19
ACTWGT: 0.50 LB
CAD: 103252613/NET4160

BILL SENDER

TO US BANKRUPTCY COURT

1100 LAUREL STREET

COLUMBIA SC 29201

(803) 765-5436

REF:

INV:

PO:

DEPT:

567J218DD05A2

Extremely Urgent

FedEx Ship Manager - Print Your Label(s)



FedEx
Express



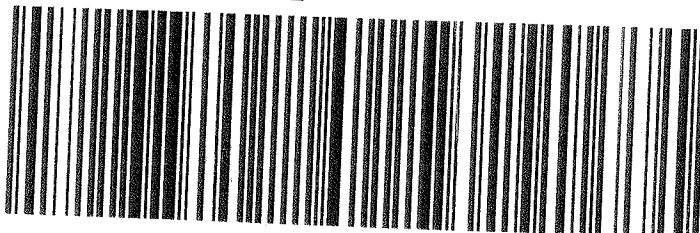
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TUE - 24 DEC 10:30A
PRIORITY OVERNIGHT

TRK#
0201 7773 2954 2670

28 USCA

29201
SC-US CAE



RT 107

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10:30

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2670
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12/23/2019